



PATENT
Customer No. 22,852
Attorney Docket No. 5793.3143-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
Nathan T. Czyzewski et al.) Group Art Unit: 3624
Application No.: 10/804,170) Examiner: Unknown
Filed: March 19, 2004) Confirmation No.: 7400
For: METHODS, SYSTEMS, AND ARTICLES)
OF MANUFACTURE FOR PROVIDING)
FINANCIAL ACCOUNTS WITH)
CONDITIONS)

Mail Stop Missing Parts
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

**RESPONSE TO NOTICE TO FILE
MISSING PARTS OF APPLICATION**

In response to the communication of June 1, 2004, the period for response having been extended for three months to November 1, 2004 by a request for extension of time and fee payment filed concurrently herewith, Applicants submit six (6) Declaration/Power of Attorney forms for filing in this application and a copy of the Notice of Missing Parts.

A check for \$1,150.00 is enclosed. The fee includes:

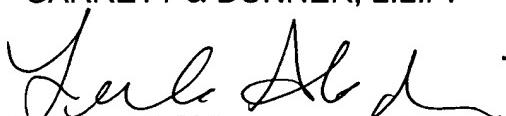
\$130.00 Declaration Surcharge fee;
\$40.00 Assignment recordation fee; and
\$980.00 Petition for Extension of Time Fee.

Please associate the enclosed declarations with the application, grant any further extensions of time required to enter this response, and charge any additional required fees to our deposit account 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

Dated: November 1, 2004

By: 
Leila R. Abdi
Reg. No. 52,399

ZPW

UNITED STATES PATENT AND TRADEMARK OFFICE

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APPLICATION NUMBER	FILING OR 371 (c) DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
10/804,170	03/19/2004	Nathan T. Czyzewski	05793.3143-00



Finnegan, Henderson, Farabow,
 Garrett & Dunner, L.L.P.
 1300 I Street, N.W.
 Washington, DC 20005-3315

CONFIRMATION NO. 7400

FORMALITIES LETTER



OC000000012823181

Date Mailed: 06/01/2004

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

*Filing Date Granted***Items Required To Avoid Abandonment:**

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is missing.
A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.

SUMMARY OF FEES DUE:

Total additional fee(s) required for this application is **\$130** for a Large Entity

- \$130** Late oath or declaration Surcharge.

Replies should be mailed to: Mail Stop Missing Parts
 11/02/2004 KBETEMA1 00000061 10804170
 01 FC:1253
 02 FC:1051 -980.00 OP
 130.00 OP Alexandria VA 22313-1450

*A copy of this notice **MUST** be returned with the reply.*

11/02/2004-KBETEMA1-00000061-10804170

03 FC:8821

-40.00 OP


Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE